From: Patty Navarrete

Sent: Friday, April 07, 2006 6:06 PM

To: Public Hearing

Subject: Bank Wal-Mart

Please write your message here. Take note of the style tips and talking points in the sidebar.

Dear FDIC Board,

We are from a small town in Northern New Mexico. When Wal-Mart invaded our community, several dozen locally owned businesses closed due to the Wal-Mart's predatory practices. We are fearful of a Wal-Mart bank coming into our area, because they would drive community banks out of business, like they have done to our other stores.

I would hope that all of you attend this very important hearng. This issue is critical because Wal-Mart would have a dangerous concentration of power and take capital out of our community. Wal-Mart has been known to bend the law for the sake of its bottom line and we would not trust them with an institution that is so vital to our community.

Thank you for listening to my concerns

Patty Navarrete, I speak for five family members